

Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006

Community Residents¹

| Beneficiary Characteristic | Total | Medicare Risk HMO ² | Supplemental Health Insurance | | | Medicare Fee-For-Service Only | Other | |
|---|-------|-----------------------------------|-------------------------------|---|---|-------------------------------------|-------|------------------------------------|
| | | | Medicaid | Individually Purchased Private Insurance | Employer-Sponsored Private Insurance | | | Both Types of Private Insurance |
| Percent of Beneficiaries With at Least One Outpatient Hospital Stay | | | | | | | | |
| All Beneficiaries | 40.27 | 33.72 | 39.85 | 41.99 | 44.54 | 45.07 | 37.05 | 38.65* |
| | 0.77 | 1.22 | 1.27 | 1.24 | 1.13 | 2.14 | 1.53 | 4.67 |
| Medicare Status ³ | | | | | | | | |
| Aged | | | | | | | | |
| 65 - 74 years | 39.43 | 35.49 | 38.32 | 41.24 | 42.74 | 38.95 | 35.80 | 40.39* |
| | 0.92 | 1.71 | 2.40 | 1.72 | 1.42 | 3.10 | 2.40 | 7.04 |
| 75 - 84 years | 42.55 | 34.63 | 38.26 | 45.89 | 47.13 | 52.17 | 37.73 | 30.50* |
| | 0.94 | 1.72 | 2.17 | 1.60 | 1.68 | 2.72 | 2.17 | 9.15 |
| 85 years and older | 33.14 | 26.37 | 26.00 | 35.02 | 36.58 | 52.71* | 32.42 | 23.39* |
| | 1.19 | 2.41 | 3.35 | 2.02 | 2.13 | 6.64 | 2.98 | 10.57 |
| Disabled | | | | | | | | |
| Under 45 years | 33.86 | 33.12* | 32.57 | 34.39* | 40.85* | 18.39* | 33.90 | 56.15* |
| | 1.78 | 6.74 | 2.00 | 8.53 | 6.29 | 19.79 | 3.62 | 25.00 |
| 45 - 64 years | 45.95 | 29.86* | 50.57 | 42.03* | 55.05 | 45.18* | 41.24 | 62.43* |
| | 2.00 | 4.19 | 2.86 | 8.46 | 3.76 | 14.41 | 3.39 | 13.09 |
| Gender | | | | | | | | |
| Male | 39.09 | 34.05 | 34.82 | 41.40 | 42.81 | 41.46 | 38.07 | 36.14* |
| | 0.85 | 1.56 | 2.04 | 1.53 | 1.33 | 3.21 | 1.79 | 7.59 |
| Female | 41.25 | 33.46 | 43.07 | 42.40 | 46.14 | 47.97 | 35.79 | 40.46* |
| | 0.89 | 1.50 | 1.50 | 1.57 | 1.44 | 2.72 | 2.16 | 5.79 |
| Living Arrangement | | | | | | | | |
| Lives alone | 38.45 | 29.87 | 39.91 | 40.45 | 43.55 | 49.32 | 33.75 | 28.26* |
| | 0.99 | 1.72 | 1.79 | 1.77 | 1.92 | 4.14 | 2.19 | 7.91 |
| With spouse | 42.64 | 37.16 | 41.45 | 44.47 | 45.29 | 42.56 | 40.94 | 41.34* |
| | 0.96 | 1.77 | 2.65 | 1.47 | 1.29 | 2.54 | 2.08 | 7.99 |
| With children | 37.26 | 32.95 | 40.50 | 35.37 | 41.14 | 54.08* | 32.60 | 48.13* |
| | 1.46 | 2.82 | 2.73 | 3.73 | 3.15 | 9.57 | 3.15 | 12.14 |
| With others | 35.44 | 25.25 | 37.71 | 32.27* | 43.90 | 49.02* | 33.49 | 44.92* |
| | 1.75 | 2.81 | 2.69 | 4.40 | 4.20 | 10.50 | 4.21 | 16.56 |

Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006

Community Residents¹

| Beneficiary Characteristic | Total | Medicare Risk HMO ² | Supplemental Health Insurance | | | Medicare Fee-For-Service Only | Other | |
|---|-------|-----------------------------------|-------------------------------|---|---|-------------------------------------|--------|------------------------------------|
| | | | Medicaid | Individually Purchased Private Insurance | Employer-Sponsored Private Insurance | | | Both Types of Private Insurance |
| Percent of Beneficiaries With at Least One Outpatient Hospital Stay | | | | | | | | |
| All Beneficiaries | 40.27 | 33.72 | 39.85 | 41.99 | 44.54 | 45.07 | 37.05 | 38.65* |
| | 0.77 | 1.22 | 1.27 | 1.24 | 1.13 | 2.14 | 1.53 | 4.67 |
| Race/Ethnicity | | | | | | | | |
| White non-Hispanic | 41.23 | 35.34 | 40.17 | 42.87 | 45.01 | 44.83 | 37.15 | 31.12* |
| | 0.91 | 1.42 | 1.99 | 1.32 | 1.29 | 2.30 | 1.75 | 4.57 |
| Black non-Hispanic | 35.84 | 25.66 | 38.61 | 35.43* | 42.28 | 45.95* | 35.32 | 42.72* |
| | 1.40 | 3.07 | 2.20 | 5.52 | 3.11 | 11.87 | 3.22 | 14.53 |
| Hispanic | 34.70 | 30.59 | 38.06 | 28.40* | 38.52 | 47.76* | 32.57* | 86.16* |
| | 2.18 | 3.11 | 3.16 | 4.92 | 3.65 | 17.47 | 5.03 | 11.79 |
| Other | 42.13 | 37.75* | 42.69 | 35.52* | 44.94 | 55.25* | 46.02* | 37.26* |
| | 2.25 | 5.45 | 4.07 | 5.52 | 5.03 | 13.66 | 6.01 | 12.47 |
| Income | | | | | | | | |
| \$5,000 or less | 30.95 | 24.82* | 33.71 | 32.16* | 40.65* | 47.36* | 24.25* | 16.20* |
| | 2.47 | 4.87 | 4.25 | 6.30 | 8.27 | 18.93 | 5.17 | 14.73 |
| \$5,001 - \$10,000 | 35.54 | 32.10 | 37.92 | 34.37 | 37.00* | 54.22* | 31.06 | 32.75* |
| | 1.29 | 2.89 | 1.43 | 3.53 | 6.18 | 26.94 | 3.55 | 11.60 |
| \$10,001 - \$15,000 | 38.45 | 29.57 | 45.74 | 42.72 | 36.26 | 41.78* | 35.86 | 41.91* |
| | 1.30 | 2.13 | 2.83 | 2.32 | 2.86 | 7.12 | 2.57 | 9.46 |
| \$15,001 - \$20,000 | 40.68 | 29.07 | 40.36 | 44.31 | 47.90 | 43.20* | 41.12 | 44.25* |
| | 1.30 | 2.95 | 4.31 | 2.16 | 2.51 | 7.79 | 3.30 | 11.86 |
| \$20,001 - \$25,000 | 42.01 | 37.04 | 52.28* | 42.47 | 46.09 | 50.30* | 34.39 | 39.91* |
| | 1.43 | 3.63 | 7.64 | 2.54 | 2.45 | 7.12 | 3.42 | 13.87 |
| \$25,001 - \$30,000 | 40.53 | 35.42 | 31.66* | 43.11 | 40.79 | 58.87* | 38.78 | 43.39* |
| | 1.44 | 3.21 | 10.66 | 3.32 | 2.26 | 5.42 | 3.11 | 19.05 |
| \$30,001 - \$35,000 | 40.31 | 33.45 | 22.86* | 40.68 | 44.37 | 33.90* | 41.27 | 40.84* |
| | 1.79 | 3.64 | 10.39 | 3.09 | 2.62 | 6.28 | 5.37 | 27.57 |
| \$35,001 - \$40,000 | 41.04 | 39.47 | 14.02* | 34.33 | 46.86 | 41.31* | 39.86* | . |
| | 1.90 | 4.31 | 14.26 | 3.14 | 3.04 | 7.35 | 4.01 | . |
| More than \$40,000 | 45.53 | 40.86 | 60.00* | 46.31 | 47.20 | 45.45 | 42.86 | 25.61* |
| | 1.21 | 2.89 | 16.12 | 2.26 | 1.81 | 2.88 | 3.58 | 17.75 |

Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006

Community Residents¹

| Beneficiary Characteristic | Total | Medicare Risk HMO ² | Supplemental Health Insurance | | | Medicare Fee-For-Service Only | Other | |
|---|-------|-----------------------------------|-------------------------------|---|---|-------------------------------------|-------|------------------------------------|
| | | | Medicaid | Individually Purchased Private Insurance | Employer-Sponsored Private Insurance | | | Both Types of Private Insurance |
| Percent of Beneficiaries With at Least One Outpatient Hospital Stay | | | | | | | | |
| All Beneficiaries | 40.27 | 33.72 | 39.85 | 41.99 | 44.54 | 45.07 | 37.05 | 38.65* |
| | 0.77 | 1.22 | 1.27 | 1.24 | 1.13 | 2.14 | 1.53 | 4.67 |
| Health Status | | | | | | | | |
| Excellent | 30.24 | 27.36 | 22.86* | 32.59 | 33.18 | 32.62* | 25.62 | 25.42* |
| | 1.12 | 2.41 | 3.82 | 2.33 | 2.02 | 4.64 | 2.63 | 14.47 |
| Very Good | 39.21 | 35.01 | 35.56 | 41.95 | 42.03 | 40.55 | 35.90 | 29.50* |
| | 0.97 | 2.17 | 2.46 | 1.79 | 1.53 | 3.41 | 2.60 | 8.37 |
| Good | 41.04 | 33.67 | 34.88 | 44.68 | 46.85 | 51.53 | 36.57 | 43.86* |
| | 1.01 | 1.85 | 2.02 | 2.12 | 1.66 | 3.34 | 2.41 | 7.57 |
| Fair | 44.30 | 35.27 | 43.21 | 46.56 | 50.35 | 61.19* | 42.83 | 44.30* |
| | 1.37 | 3.18 | 2.31 | 3.09 | 2.54 | 9.18 | 3.07 | 11.39 |
| Poor | 48.84 | 38.24 | 49.76 | 47.33 | 58.24 | 58.35* | 44.97 | 42.30* |
| | 1.86 | 4.23 | 2.86 | 4.28 | 3.83 | 11.25 | 3.91 | 14.22 |
| Functional Limitation | | | | | | | | |
| None | 36.14 | 32.18 | 31.96 | 39.50 | 39.50 | 41.48 | 30.16 | 25.01* |
| | 0.91 | 1.48 | 2.22 | 1.33 | 1.31 | 2.59 | 1.96 | 7.04 |
| IADL only | 43.70 | 32.53 | 39.61 | 47.45 | 51.14 | 47.68* | 43.19 | 48.71* |
| | 1.24 | 3.34 | 2.21 | 2.36 | 2.50 | 5.66 | 3.08 | 10.07 |
| One to two ADLs | 46.06 | 36.59 | 48.49 | 46.49 | 51.54 | 53.69 | 42.91 | 42.89* |
| | 1.25 | 2.61 | 2.46 | 2.50 | 1.93 | 4.29 | 2.71 | 12.78 |
| Three to six ADLs | 45.02 | 38.23 | 42.01 | 40.66 | 52.74 | 50.96* | 48.52 | 62.28* |
| | 1.40 | 3.59 | 3.08 | 4.15 | 2.92 | 8.32 | 3.30 | 12.97 |

Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006

Community Residents¹

| Beneficiary Characteristic | Total | Medicare Risk HMO ² | Supplemental Health Insurance | | | Medicare Fee-For-Service Only | Other | |
|---|-------|-----------------------------------|-------------------------------|-------------------|--------------------|-------------------------------------|-------|-------------------|
| | | | Individually Purchased | | Employer-Sponsored | | | Both Types of |
| | | | Medicaid | Private Insurance | Private Insurance | | | Private Insurance |
| Percent of Beneficiaries With at Least One Outpatient Hospital Stay | | | | | | | | |
| All Beneficiaries | 40.27 | 33.72 | 39.85 | 41.99 | 44.54 | 45.07 | 37.05 | 38.65* |
| | 0.77 | 1.22 | 1.27 | 1.24 | 1.13 | 2.14 | 1.53 | 4.67 |
| Metropolitan Area Resident | | | | | | | | |
| Yes | 38.34 | 33.44 | 38.31 | 39.34 | 41.45 | 43.25 | 37.12 | 37.28* |
| | 0.68 | 1.27 | 1.31 | 1.19 | 1.23 | 2.42 | 1.50 | 5.30 |
| No | 46.41 | 37.88 | 43.23 | 48.07 | 54.09 | 53.47 | 36.91 | 43.54* |
| | 2.39 | 4.63 | 2.76 | 2.87 | 2.52 | 4.89 | 3.62 | 10.36 |

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 1 The term *community residents* includes beneficiaries who resided in the community at the time of the round 37 interview (fall 2003), and beneficiaries who resided in the community at the time of the round 34 interview (fall 2002) who died prior to the round 37 interview.
- 2 HMO stands for Health Maintenance Organization.
- 3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."

Table 3.2 Physician Services User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006

Community Residents¹

| Beneficiary Characteristic | Total | Medicare Risk HMO ² | Supplemental Health Insurance | | | | Medicare Fee-For-Service Only | Other |
|--|-------|-----------------------------------|-------------------------------|---|---|------------------------------------|-------------------------------------|---------|
| | | | Medicaid | Individually Purchased Private Insurance | Employer Sponsored Private Insurance | Both Types of Private Insurance | | |
| Percent of Beneficiaries With at Least One Physician Service | | | | | | | | |
| All Beneficiaries | 90.68 | 92.17 | 88.45 | 93.62 | 93.50 | 96.62 | 80.11 | 87.57 |
| | 0.36 | 0.68 | 0.93 | 0.56 | 0.46 | 0.80 | 1.09 | 3.40 |
| Medicare Status ³ | | | | | | | | |
| Aged | | | | | | | | |
| 65 - 74 years | 89.89 | 90.82 | 88.68 | 92.21 | 92.51 | 96.95 | 77.71 | 85.34* |
| | 0.48 | 1.19 | 1.68 | 0.90 | 0.81 | 1.00 | 1.78 | 4.68 |
| 75 - 84 years | 92.73 | 93.26 | 90.04 | 94.70 | 94.37 | 96.80 | 84.35 | 90.91* |
| | 0.46 | 0.81 | 1.72 | 0.70 | 0.60 | 1.09 | 1.69 | 4.48 |
| 85 years and older | 92.74 | 92.90 | 85.79 | 95.32 | 94.98 | 98.71 | 85.94 | 88.55* |
| | 0.60 | 1.60 | 2.30 | 0.82 | 0.95 | 1.29 | 2.34 | 8.41 |
| Disabled | | | | | | | | |
| Under 45 years | 81.24 | 87.63 | 81.61 | 89.56* | 92.90 | 100.00* | 68.54 | 81.65* |
| | 1.33 | 3.10 | 1.43 | 5.45 | 2.67 | 0.00 | 4.05 | 18.82 |
| 45 - 64 years | 89.69 | 95.23 | 91.81 | 94.03* | 94.23 | 81.89* | 80.19 | 86.07* |
| | 0.87 | 1.62 | 1.58 | 3.48 | 1.87 | 12.08 | 2.13 | 8.10 |
| Gender | | | | | | | | |
| Male | 88.82 | 90.43 | 83.72 | 92.60 | 93.35 | 95.98 | 78.16 | 81.34* |
| | 0.45 | 1.10 | 1.45 | 0.87 | 0.71 | 1.42 | 1.34 | 5.89 |
| Female | 92.23 | 93.52 | 91.49 | 94.33 | 93.63 | 97.14 | 82.52 | 92.07 |
| | 0.45 | 0.74 | 1.15 | 0.67 | 0.64 | 0.91 | 1.61 | 3.10 |
| Living Arrangement | | | | | | | | |
| Lives alone | 89.56 | 91.71 | 86.26 | 93.73 | 93.34 | 96.88 | 77.80 | 87.06* |
| | 0.63 | 1.34 | 1.51 | 0.96 | 0.92 | 1.49 | 2.16 | 6.05 |
| With spouse | 92.17 | 92.13 | 92.88 | 93.92 | 93.52 | 96.83 | 83.89 | 89.19* |
| | 0.40 | 0.93 | 1.15 | 0.63 | 0.60 | 1.00 | 1.38 | 5.26 |
| With children | 89.31 | 94.59 | 89.35 | 89.61 | 93.92 | 92.85* | 76.24 | 100.00* |
| | 0.87 | 1.43 | 1.57 | 2.03 | 1.46 | 5.13 | 2.57 | 0.00 |
| With others | 86.93 | 90.35 | 87.30 | 95.76 | 93.27 | 95.09* | 73.37 | 64.52* |
| | 1.01 | 2.59 | 1.29 | 1.72 | 2.02 | 4.36 | 3.20 | 15.58 |

Table 3.2 Physician Services User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006

Community Residents¹

| Beneficiary Characteristic | Total | Medicare Risk HMO ² | Supplemental Health Insurance | | | Medicare Fee-For-Service Only | Other | |
|--|-------|-----------------------------------|-------------------------------|---|---|-------------------------------------|-------|------------------------------------|
| | | | Medicaid | Individually Purchased Private Insurance | Employer Sponsored Private Insurance | | | Both Types of Private Insurance |
| Percent of Beneficiaries With at Least One Physician Service | | | | | | | | |
| All Beneficiaries | 90.68 | 92.17 | 88.45 | 93.62 | 93.50 | 96.62 | 80.11 | 87.57 |
| | 0.36 | 0.68 | 0.93 | 0.56 | 0.46 | 0.80 | 1.09 | 3.40 |
| Race/Ethnicity | | | | | | | | |
| White non-Hispanic | 91.25 | 91.92 | 88.53 | 93.90 | 93.57 | 97.07 | 80.75 | 92.90 |
| | 0.45 | 0.85 | 1.43 | 0.57 | 0.50 | 0.68 | 1.36 | 2.44 |
| Black non-Hispanic | 88.53 | 92.43 | 86.12 | 92.29 | 94.23 | 93.93* | 81.99 | 76.41* |
| | 0.82 | 2.05 | 1.80 | 2.74 | 1.88 | 5.94 | 2.42 | 14.99 |
| Hispanic | 88.44 | 93.29 | 87.40 | 87.16 | 92.92 | 85.31* | 73.82 | 96.24* |
| | 1.02 | 1.37 | 2.13 | 3.89 | 2.80 | 13.44 | 4.87 | 6.28 |
| Other | 89.00 | 91.41 | 94.39 | 92.00 | 90.36 | 92.32* | 73.56 | 70.98* |
| | 1.52 | 2.89 | 1.55 | 3.29 | 4.07 | 7.76 | 5.05 | 11.85 |
| Income | | | | | | | | |
| \$5,000 or less | 81.88 | 89.10 | 76.27 | 91.98 | 97.03 | 100.00* | 69.67 | 100.00* |
| | 2.02 | 3.02 | 3.55 | 5.53 | 2.03 | 0.00 | 5.48 | 0.00 |
| \$5,001 - \$10,000 | 87.28 | 93.51 | 89.22 | 88.76 | 87.19 | 100.00* | 71.07 | 76.35* |
| | 0.80 | 1.11 | 1.03 | 2.41 | 4.82 | 0.00 | 3.04 | 12.23 |
| \$10,001 - \$15,000 | 89.86 | 91.00 | 89.63 | 94.59 | 93.54 | 100.00* | 80.25 | 90.70* |
| | 0.62 | 1.74 | 1.31 | 1.07 | 1.38 | 0.00 | 2.11 | 4.92 |
| \$15,001 - \$20,000 | 92.10 | 94.83 | 94.28 | 92.79 | 91.96 | 98.31 | 85.00 | 95.80* |
| | 0.78 | 1.24 | 1.88 | 1.60 | 1.19 | 1.75 | 1.86 | 3.91 |
| \$20,001 - \$25,000 | 91.72 | 90.51 | 91.36* | 94.32 | 94.98 | 93.73 | 82.19 | 79.41* |
| | 0.89 | 2.32 | 3.71 | 1.33 | 1.00 | 3.03 | 2.77 | 11.88 |
| \$25,001 - \$30,000 | 90.45 | 93.84 | 88.71* | 92.70 | 93.26 | 100.00 | 75.69 | 83.28* |
| | 1.07 | 1.48 | 6.72 | 1.80 | 1.51 | 0.00 | 3.93 | 11.62 |
| \$30,001 - \$35,000 | 89.22 | 86.81 | 88.30* | 90.61 | 91.71 | 93.21 | 82.15 | 84.41* |
| | 1.33 | 2.89 | 7.41 | 2.45 | 1.48 | 3.13 | 3.68 | 19.44 |
| \$35,001 - \$40,000 | 93.22 | 93.41 | 94.87* | 95.47 | 93.54 | 94.29 | 85.93 | 100.00* |
| | 0.81 | 2.07 | 6.86 | 1.35 | 1.40 | 3.22 | 2.50 | 0.00 |
| More than \$40,000 | 93.99 | 92.89 | 56.88* | 95.49 | 94.76 | 97.26 | 86.79 | 81.66* |
| | 0.62 | 1.68 | 18.80 | 1.09 | 0.86 | 0.95 | 2.32 | 14.19 |

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Community Residents¹

| Beneficiary Characteristic | Total | Medicare Risk HMO ² | Supplemental Health Insurance | | | | Medicare Fee-For-Service Only | Other |
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| | | | Medicaid | Individually Purchased Private Insurance | Employer Sponsored Private Insurance | Both Types of Private Insurance | | |
| Percent of Beneficiaries With at Least One Physician Service | | | | | | | | |
| All Beneficiaries | 90.68 | 92.17 | 88.45 | 93.62 | 93.50 | 96.62 | 80.11 | 87.57 |
| | 0.36 | 0.68 | 0.93 | 0.56 | 0.46 | 0.80 | 1.09 | 3.40 |
| Health Status | | | | | | | | |
| Excellent | 83.79 | 87.61 | 75.24 | 88.12 | 86.24 | 91.17 | 67.62 | 76.37* |
| | 0.97 | 2.18 | 3.95 | 1.79 | 1.65 | 2.76 | 2.89 | 13.96 |
| Very Good | 91.09 | 90.89 | 84.71 | 93.80 | 93.69 | 98.61 | 80.38 | 84.16* |
| | 0.55 | 1.07 | 2.25 | 0.81 | 0.88 | 0.69 | 2.41 | 7.66 |
| Good | 92.19 | 93.22 | 88.07 | 95.08 | 95.37 | 97.12 | 82.40 | 93.34* |
| | 0.54 | 1.03 | 1.36 | 0.88 | 0.66 | 1.36 | 1.98 | 3.79 |
| Fair | 91.85 | 94.36 | 89.62 | 96.33 | 95.07 | 95.89 | 82.94 | 88.19* |
| | 0.66 | 1.24 | 1.37 | 0.91 | 1.07 | 2.90 | 2.60 | 7.14 |
| Poor | 93.16 | 96.23 | 92.89 | 96.05 | 97.18 | 100.00* | 86.08 | 87.40* |
| | 0.80 | 1.59 | 1.54 | 1.93 | 1.02 | 0.00 | 2.06 | 8.95 |
| Functional Limitation | | | | | | | | |
| None | 88.73 | 90.24 | 85.54 | 91.63 | 92.16 | 95.58 | 74.40 | 85.92* |
| | 0.52 | 1.09 | 1.81 | 0.85 | 0.69 | 1.03 | 1.71 | 5.11 |
| IADL only | 92.25 | 94.66 | 86.57 | 98.08 | 94.68 | 96.53 | 85.89 | 84.79* |
| | 0.65 | 1.24 | 1.60 | 0.73 | 1.14 | 2.45 | 2.20 | 8.38 |
| One to two ADLs | 93.60 | 93.85 | 92.27 | 95.76 | 96.00 | 99.42 | 86.79 | 90.17* |
| | 0.43 | 1.02 | 1.10 | 0.85 | 0.95 | 0.57 | 1.57 | 6.00 |
| Three to six ADLs | 92.75 | 96.68 | 90.68 | 95.38 | 94.90 | 100.00* | 86.23 | 93.47* |
| | 0.91 | 1.26 | 1.65 | 1.47 | 1.41 | 0.00 | 2.00 | 6.50 |

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| | | | Medicaid | Individually Purchased Private Insurance | Employer Sponsored Private Insurance | | | Both Types of Private Insurance |
| Percent of Beneficiaries With at Least One Physician Service | | | | | | | | |
| All Beneficiaries | 90.68 | 92.17 | 88.45 | 93.62 | 93.50 | 96.62 | 80.11 | 87.57 |
| | 0.36 | 0.68 | 0.93 | 0.56 | 0.46 | 0.80 | 1.09 | 3.40 |
| Metropolitan Area Resident | | | | | | | | |
| Yes | 91.33 | 92.35 | 88.45 | 94.27 | 93.94 | 97.16 | 81.11 | 89.85 |
| | 0.31 | 0.72 | 0.88 | 0.55 | 0.52 | 0.79 | 1.28 | 3.44 |
| No | 88.61 | 89.52 | 88.48 | 92.11 | 92.14 | 94.17 | 77.81 | 79.40* |
| | 1.15 | 2.06 | 2.15 | 1.35 | 1.05 | 2.34 | 2.00 | 10.19 |

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

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- 2 HMO stands for Health Maintenance Organization.
- 3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."